IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

10/601,649 Application No.

Applicant Lawrence L. Bell :

Confirmation No. 1296 :

Filed June 24, 2003

TC/A.U. 3693

Weis, Samuel Examiner

Customer No. 27896

Docket No. 0269.0004CIP

Title Method and Apparatus for Modeling and Executing

Deferred Award Instrument Plan

AMENDMENT AFTER FINAL REJECTION

Mail Stop: AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the final Office Action mailed on July 9, 2008, please amend the aboveidentified application as follows:

No extension of time or other fees are believed to be due, except as detailed in the attached documents. However, any extension of time necessary to prevent abandonment is hereby requested, and any fee necessary for consideration of this response is hereby authorized to be charged to Deposit Account Number 05-0460.

Amendments to the Specification: None.

Amendments to the Claims: reflected in the listing of claims that begins on page 2 of this paper.

Amendments to the Drawings: None.

Remarks: begin on page 5 of this paper.